

**Amendments to the Claims:**

This listing of claims replaces all prior listings of claims:

**Listing of Claims**

Claims 1-83 (canceled)

84. (Currently Amended) A computer-implemented method comprising:  
receiving, at a remote server, data characterizing at least one rule for making decisions based on input data;  
generating, at a client server by the remote server, the remote server being different and remote from the client server, at least a portion of a web page for receiving the input data, the portion of the web page corresponding to the at least one rule;  
initiating, by the remote server at a decision server remote from both the remote server and the client server, a decision service for producing an output by applying the at least one rule to the input data, the output corresponding to at least one recommendation, reason code, decision or a score;  
receiving, at the client server, the input data from a user via the web page, the input data modifying the output;  
transmitting, by the client server to the decision server, the input data in a first format;  
invoking, by the remote server, the decision service on the decision server to produce an output by applying the at least one rule to the input data, the invoking comprising sending data to the decision server in a second format different from the first format; and  
delivering, by the remote server, the output to the user at the client server.

85. (Previously Presented) A method as in claim 84, wherein the at least one rule comprises at least one model, expression or a strategy.

86. (Previously Presented) A method as in claim 84, further comprising generating XML schema corresponding to the at least one rule; generating an XML parser for extracting the input data conforming to the XML schema; and, invoking the XML parser to extract the input data conforming to the XML schema from the web page.

87. (Previously Presented) A method as in claim 84, wherein the at least one rule corresponds to a project, the project corresponds to a plurality of rules.

88. (Previously Presented) A method as in claim 84, wherein the at least one rule is validated by a plurality of simulated transactions.

89. (Previously Presented) A method as in claim 88, further comprising generating a test report corresponding to the plurality of simulated transactions.

90. (Previously Presented) A method as in claim 84, wherein the at least one rule is received from a rule designing software, the rule designing software having a graphical user interface adapted for graphical illustration of the at least one rule.

91. (Previously Presented) A method as in claim 90, wherein the graphical illustration of the at least one rule is provided in a form of a tree or a graph.

92. (Previously Presented) A method as in claim 84, wherein the at least one rule corresponds to a project comprising expression sequences, segmentation trees and workflow lists arranged into a user-selected order, the expression sequences assigning values to one or more fields, the workflow lists corresponding to one or more workflow steps processed during a run-time execution, the segmentation trees arranging workflow steps into one or more nodes configured in tree branches.

93. (Previously Presented) A method as in claim 92, wherein the user-selected order is sequential or hierarchical.

94. (Previously Presented) A method as in claim 92, wherein the expression sequences are configured by using a table with at least three columns, the first column displaying an identifier of a data field, the second column displaying a data type of the data field, the third column displaying at least one of the field, value, or expression that is assigned to the data field.

95. (Previously Presented) A method as in claim 92, wherein the nodes arranged in tree branches are executed top-down, from left to right.

96. (Previously Presented) A method as in claim 92, wherein at least one of the expression sequences, segmentation trees and workflow lists reference at least one model.

97. (Previously Presented) A method as in claim 96, wherein the at least one model comprises one or more characteristics and one or more attributes corresponding to the one or more characteristics.

98. (Previously Presented) A method as in claim 97, wherein the at least one model is configured to assess a data record based on at least one characteristic, the at least one model is further configured to generate a score based on the at least one attribute corresponding to the at least one characteristic.

99. (Previously Presented) A method as in claim 97, wherein at least one characteristic corresponds to a predictive variable.

100. (Previously Presented) A method as in claim 99, wherein the predictive variable is selected automatically.

101. (Previously Presented) A method as in claim 96, wherein the at least one model is a discrete additive model.

102. (Previously Presented) A method as in claim 96, wherein the at least one model produces a score as a result of an execution.

103. (Previously Presented) A method as in claim 92, wherein the projects are configured using an inventory of project items, the inventory of project items comprising one or more expression sequences, segmentation trees and workflow lists.

104. (Previously Presented) A computer-implemented method comprising:  
rendering, by a web server at a client server remote and separate from the web server, a web page including a first decision tree, the first decision tree comprising a first plurality of linked values to help identify a strategy corresponding to the first decision tree, the web page including graphical user interface elements corresponding to the first plurality of linked values;  
receiving user-generated input via one or more of the graphical user interface elements on the web page modifying at least one of the first plurality of linked values in the first decision tree;  
passing, by the client server to the web server, the user modified first plurality of linked values;  
passing, by web server to a remote decision server, the user modified first linked values, the remote decision server being separate and remote to both the web server and the client server;  
calculating, by the remote decision server, a second plurality of linked values based on the user modified first linked values and a pre-defined decision model;  
generating, by the remote decision server, a second decision tree based on the second plurality of linked values, the second decision tree comprising a second plurality of linked values to help identify the strategy corresponding to the first decision tree;  
passing, by the remote decision server to the web server, the second decision tree; and

rendering, by the remote web server at the client server, a second web page including the second decision tree.

105. (Currently Amended) A method as in claim 1, wherein the ~~user~~ modified first plurality of linked values passed by the client server to the web server comprises an XML document, ~~and wherein the web server~~ and wherein the ~~user~~ modified first linked values passed by the web server to the remote decision server comprises an ASP file, the ASP file being in a different format from the XML document.

106. (Currently Amended) A decisioning service computing system comprising:  
a client system;  
a web server coupled to the client system;  
a decision server coupled to the web server; and  
a code generator computing system for generating (i) strategy service software on the decision server for executing strategy; (ii) an XML schema, (iii) an XML parser / builder for reading data conforming to the XML schema, and (iv) a web page that is loaded onto the web server for facilitating communication in ASP mode between the client system and the decision server;  
wherein the generated XML schema is provided to the client system for collecting input data and ensuring the input data from the client system conforms to the XML schema, a copy of the XML schema residing on the web server to validate input data intended for the decision server;

wherein the client system sends data to the decision server via the web server in the form of an XML document and the web server sends a corresponding ASP file to the decision server; wherein the web server calls the parser / builder to convert XML format data into a format that can be processed by the decision server and returns the results via XML to the client system.

107. (New) A method for developing rules using a decision engine, the method being implemented by one or more data processors and comprising:

converting, by at least one data processor, model files into data with a model editor component;

organizing, by at least one data processor, the data according to hierarchical structures;

importing, by at least one data processor, the data into a designer component;

defining, by at least one data processor, projects with workflow functional components, the workflow functional components comprising:

expression sequences,

segmentation trees, and

workflow lists;

assigning, by at least one data processor, values to local fields and modifying local field values with the expression sequences;

creating, by at least one data processor, project workflow with the segmentation trees;

identifying, by at least one data processor, a set of steps that are processed during runtime execution with the workflow lists;

designing, by at least one data processor, rules;

generating, by at least one data processor, rules, models, and strategies with graphical user interfaces;

producing, by at least one data processor, a predictive score at runtime for a given transaction with the models;

testing, by at least one data processor, the rules by tracking statistics on which rules, models, and strategies were used and how many times; and

modifying the rules, models, and strategies based on the testing.